Case 16-01372 Doc 1 Fill in this information to identify your case:	Filed 01/18/16	Entered 01/18/16 11:19:08 age 1 of 74	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify	Yourself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full nan	Timothy First name	Sharon First name
Write the name the your government- picture identificate example, your drillicense or passport	issued ion (for ver's Pore	Middle name  Fields Last name
Bring your picture identification to you with the trustee.		Suffix (Sr., Jr., II, III)
2. All other nam have used in 8 years		First name
Include your man	Middle name ried or	Middle name
maidennames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last of your Social	al	XXX - XX- <u>6620</u>
Security nun federal Indiv Taxpayer		OR 9 xx - xx-
Identification number (ITIN		

Timoth)Case 16-01372 Doc 1 Filed 01/1/8/16 Entered 01/18/16/14/19:08 Desc Main Debtor 1 Page 2 of 74 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. ✓ I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 7210 S Wolcott Ave 7210 S Wolcott Ave Number Street Number Street Chicago Illinois 60636 60636 Chicago Illinois State City Zip Code City State Zip Code Cook Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Document Document Page 3 of 74 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 11/28/2014 Case number MM / DD / YYYY District Northern District of Illinois When 11/28/2014 14-42902 Case number MM / DD / YYYY District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

Timoth)Case 16-01372 Doc 1 Filed 01/1/8/16 Entered 01/18/16 (14.14.9:08 Desc Main Debtor 1 Page 4 of 74 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? ◪ No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about c	redit
counseling because of:	

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Timoth)Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 (141/19:08 Desc Main Page 6 of 74 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ר Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Timothy Pore /s/ Sharon Fields Signature of Debtor 2 Signature of Debtor 1 1/18/2016 1/18/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marcie Venturini 6203500			Date	1/18/2016
Signature of Attorney for Debtor				MM / DD / YYYY
Marcie Venturini 6203500				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City		State		Zip Code
Contact phone				Email address
Bar number				State

Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main Fill in this information to identify your case: Debtor 1 Timothy First Name Middle Name Last Name Debtor 2 Sharon Fields (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarina Vaur Aggeta	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$6,168.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,168.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$8,122.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$26,561.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$52,616.76
Your total liabilities	\$87,299.76
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,027.30
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$3,024.00

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Part 4: Answer These Questions for Administrative and Statistical Records

rai	4. Answer These Questions for Administrative and Statistical Records							
6. <b>A</b>	are you filing for bankruptcy under Chapters 7, 11, or 13?							
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
	✓ Yes.							
7. <b>V</b>	Vhat kind of debt do you have?							
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individ family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28	•						
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
8.	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.							
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
J.	copy the following special categories of claims from Fart 4, line of of schedule DF.							
		Total o	claim					
	From Part 4 on Schedule E/F, copy the following:							
	9a. Domestic support obligations (Copy line 6a.)		\$12,561.00					
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)		\$0.00					
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)		\$0.00					
	9d. Student loans. (Copy line 6f.)		\$0.00					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as		\$0.00					
	priority claims. (Copy line 6g.)		фо oo					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00						
	9g. <b>Total.</b> Add lines 9a through 9f.		\$12,561.00					

		Case 16-01372		Filed 01/18/16	Entered 01/18	3/16 11:19:08	Desc Main	
Fill in this	informa	ation to identify your case	:		J			
Debtor 1		Timothy		Pore				
Dahtano		First Name	Middle	e Name Last N				
Debtor 2 (Spouse,	if filing)	Sharon First Name	Middle	Fields e Name Last N				
United St	ates Ba	nkruptcy Court for the:	Northern	District of Illi				
Case nun (If known)				(5	State)			
Officia	al Fo	orm 106A/B					Check if this is an amended filing	
Sche	dule	A/B: Prope	rty				12/1	
category v responsib write your Part 1:	where yole for some a	rou think it fits best. Be supplying correct informand case number (if known to the case number (if kno	as complete ar mation. If more own). Answer e ce, Building,	t an asset only once. If an daccurate as possible. If space is needed, attach a very question.  Land, or Other Real nany residence, building	f two married people a a separate sheet to thi Estate You Own	re filing together, both s form. On the top of a or Have an Interes	n are equally any additional pages,	
1. DO YOU		o to Part 2	illable illerest i	n any residence, building	, iand, or similar prope	arty :		
Ä		Vhere is the property?						
1.1		address, if available, or o	other description	Single-family home Duplex or multi-unit Condominium or co	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home		ecured claims or exemptions. Put ny secured claims on Schedule D: Have Claims Secured by Property.  of the Current value of the portion you own?	
	Numb	er Street		_ Land			<del>-</del>	
	Numb	ei Sileet		Investment property			ature of your ownership	
	City	State	Zip Code	Timeshare Other			h as fee simple, tenancy by s, or a life estate), if known.	
				Who has an interest i Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d Other information you property identification	r 2 only ebtors and another u wish to add about th	(see instru	·	
If you	own or I	nave more than one, list h	ere:					
1.2	Street	address, if available, or o	other description	What is the property?  Single-family home Duplex or multi-unit Condominium or co	building operative	the amount of ar		
				Manufactured or mo	obile home			
	Numb	er Street		Land Investment property			ature of your ownership as fee simple, tenancy by	
	City	State	Zip Code	Timeshare Other			or a life estate), if known.	
				Who has an interest i Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d Other information you property identification	r 2 only ebtors and another u wish to add about th	(see instru	·	

Debtor 1	Timoth Case 16-013	B72 Doc 1  Middle Name	Filed 01/18/16 Entered 01/18/16 Document Page 11 of 74	6 (14 da july 19: <u>08 Des</u>	c Main
1.3 Stre	et address, if available, or o		What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	Do not deduct secured cl the amount of any secure Creditors Who Have Cla Current value of the entire property?	•
Nun		Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sinthe entireties, or a life of	nple, tenancy by
		v [ [ [	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Check if this is cor (see instructions)	nmunity property
you ha art 2: you ov u own th	ve attached for Part 1. Wri Describe Your Vehicl vn, lease, or have legal or	es equitable interest in a su lease a vehicle, also	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpes	nclude any vehicles	
No     Yes     Yes     No     Yes     No     Yes     No     No					
	Make Model: Year: Approximate mileage: Other information:	GMC Envoy 2005 123000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property?	·
	REAFFIRM		Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	<u>\$5125.00</u>	\$5125.00
3.2	Make Model: Year:		Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	
		<del></del>	Debtor 1 only		iiiio occurca by i roperty.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?

Debtor 1	Timoth Case 16-01372	Filed 01/18/16 Entered 01/18/11	6 (14 da) 19: <u>08 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 74	D		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure		
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	ordanore vino riave dia	and decared by Property.	
	···		Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	·		
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors with have Cla	ims Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
4.1	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	•	
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only		, , ,	
	Other information.	Debtor 1 and Debtor 2 only	Current value of the entire property?	e Current value of the portion you own?	
	Other information:		——————	—————	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. But	
	Marc		the amount of any secured claims on Schedule D:		
	Model:	one.	•	ed claims on <i>Schedule D:</i>	
	Model: Year:	one.  Debtor 1 only	•	•	
	Model:		•	ed claims on <i>Schedule D:</i>	
	Model: Year:	Debtor 1 only	Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property.	
	Model: Year: Approximate mileage:	Debtor 1 only Debtor 2 only	Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property.  Current value of the	
	Model: Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Cla	d claims on Schedule D: ims Secured by Property.  Current value of the	
	Model: Year: Approximate mileage: Other information:  If the dollar value of the portion you own for a	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Cla  Current value of the entire property?  for pages	d claims on Schedule D: ims Secured by Property.  Current value of the	

Debtor 1 Timoth Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 (Abd. 19:08 Desc Main First Name Document Page 13 of 74

Do you own or ha	ive any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household goods	and furnishings	
Examples: Major app	liances, furniture, linens, china, kitchenware	
No		
Yes. Describe	used furniture	\$600.00
	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
<b>✓</b> No		
Yes. Describe		
stamp, co	ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
<b>✓</b> No		_
Yes. Describe		
and kayak	orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
<b>∠</b> No		
Yes. Describe		
10. Firearms Examples: Pistols, rifl  ✓ No Yes. Describe	es, shotguns, ammunition, and related equipment	
11. Clothes Examples: Everyday	clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	used clothing	\$400.00
12. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
Yes. Describe		
13. Non-farm animals Examples: Dogs, cats		
✓ No		
Yes. Describe		
14. Any other person	al and household items you did not already list, including any health aids you did not list	
<b>✓</b> No		
Yes. Describe		
15 Add the deller ::-	lue of all of your entries from Part 2, including any entries for pages you have effected	
	lue of all of your entries from Part 3, including any entries for pages you have attached	\$1000.00

Debtor 1 Timoth Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 (14.14)9:08 Desc Main

**Describe Your Financial Assets** 

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: JP Morgan chase \$5.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1 Timoth Case 16 First Name	D-U1372 DOC 1 Middle Name		(Caladelrouthbeo (itkabwa) 9: <u>08</u>	Desc Main
			Document Page 15 c		
20.	Government and corpo				
			niers' checks, promissory notes, and money asfer to someone by signing or delivering th		
	✓ No	·	, , ,		
	Yes. Give specific				
	information about	Issuer name:			
	them				
					_
24	Detiroment or nencien				_
21.			03(b), thrift savings accounts, or other pens	sion or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		_
		Pension plan:			_ =
		IRA:			_
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			_
22.	Security deposits and p				
	Your share of all unused of	deposits you have made so th	at you may continue service or use from a c		
	companies, or others	vitn iandiords, prepaid rent, p	public utilities (electric, gas, water), telecom	nmunications	
	✓ No				
	Yes		Institution name:		
	100	Electric:			_
		Gas:			_
		Heating oil:			
		Security deposit on rental u	nit:		_, :
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract for	a periodic payment of mone	y to you, either for life or for a number of yea	ars)	_
	✓ No		·		
	Yes	Issuer name and description	n:		

Debt	or 1	Timoth First Name	ase 1	6-01372	Doc 1		01/1/8/16 cumethtme			66 (14k12biv119: <u>08</u>	Desc Main
24.				ation IRA, in a ), 529A(b), and		in a qualifie	d ABLE progra	m, or und	er a qualified sta	te tuition program.	
	<b>✓</b>	No Yes	Institution	on name and d	lescription. S	Separately file	e the records of a	ny interest	s.11 U.S.C. § 521(	(c):	
25.		ısts, equit ercisable f			ts in prope	rty (other th	an anything lis	ted in line	1), and rights or	powers	
		No Yes. Desc	cribe								
26.							r intellectual pro		nents		
	$\Box$	No Yes. Desc	cribe								
27.				, and other ge			ssociation holdir	ıgs, liquor l	censes, professio	onal licenses	
		No Yes. Desc		·					.,		
Mor	nev .	1		ved to you?	?						Current value of the
	•			,							portion you own? Do not deduct secured claims or exemptions.
28.	Tax	refunds o	wed to y	/ou							
	=	No			004	C				Fodorol:	\$3801.00
	<b>V</b>			nformation ncluding whethe		5 earned inc	ome credit			Federal:	<u> </u>
		you a	already fi	led the returns						State:	
29.		nily suppo	rt		onv. spousal:	support, chilo	d support, mainte	nance. divo	orce settlement, pro	Local: operty settlement	
	<b>V</b>			·	<i>37</i> 1			,	71		
	Ħ		enacific i	nformation						Alimony:	
		100. Olvo	opcomo i	THOMICALOT I						Maintenance:	
										Support:	
										Divorce settlement	 :
										Property settlemen	t:
30.		<i>mples:</i> Unp	aid wage	one owes you es, disability ins rity benefits; unp	surance payr			pay, vacatio	on pay, workers' co	ompensation,	
	<b>✓</b>	No									
		Yes. Desc	ribe								

Deb	tor 1	Timoth Case 16 First Name	6-01372	Doc 1 Middle Name	Filed 01∮1/8/16 Document	Entered @1/4/8//1 Page 17 of 74	166/11/11/11/11/11/11/11/11/11/11/11/11/	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		edit, homeowner's, or renter	's insurance	
		No Yes. Name the insur of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died seeds from a life insurance p	policy, or are currently entitle	d to receive	
33.					have filed a lawsuit or moce claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
	H	No Yes. Describe						
35.	_	financial assets yo	u did not alre	ady list				
		Yes. Describe						
36.			-			es for pages you have atta		\$3806.00
Part	5:	Describe Any B	Business-Re	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate ii	n Part 1.
37.	Do y	ou own or have ar	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you alread	y earned			
	=	No Yes. Describe						
39.		ce equipment, furn			odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe						

		Timoth Case 16 First Name		Doc 1	Filed 01/18/16 Document	Page 18 of 74	.6 (1k1±iv119: <u>08 D</u>	esc Main	_
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							_
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe							_
42.	Inte	rests in partnershi	ps or joint ve	entures				1	
	<b>✓</b>								
					Name of entity:		% of ownership:		
		Yes. Give specific information about							
	•	them		•		·		<u> </u>	
				•				<u> </u>	
43. <b>C</b>	usto	mer lists, mailing	lists, or other	r compilation	ns				
	<b>✓</b>	No							
		Yes. Do your lists inc	clude personal	ly identifiable	information (as defined in	11 U.S.C. § 101(41A))?			
		□ No							
		∐ No □ Voc Doccri	iho						
		Yes. Descri	De						
44.	Any	business-related p	roperty you o	did not alread	dy list				
	<b>V</b>	No							
	=	Yes. Give specific		•				<del>-</del>	
		information							
				•					
								<u> </u>	
				•					
			-			for pages you have attach			
		Doscribo Any E	arm and (	Commorci	al Fishing-Polated D	roperty You Own or H	lavo an Intorost In		_
Part	6:	If you own or have an	interest in farr	nland, list it in	Part 1.	roperty fou own or i	iave all lillerest lil		
46.	Do	you own or have ar	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?		
	<b>✓</b>	No. Go to Part 7.						Current value of the	
		Yes. Go to line 47.						portion you own?  Do not deduct secured	
								claims	
	_							or exemptions	
47.		<b>n animals</b> <i>mples:</i> Livestock, pou	ıltrv. farm-raise	ed fish					
			, , , , , , , , , , , , , , , , , ,	-					
		No						1	
	Ш	Yes. Describe							_

Deb	tor 1	Timoth Case 16 First Name	-01372	Doc 1	Filed 01/1/8/1		<u>d</u> 0:14:11:8/11:6 @14:14:9: <u>08</u> ) of 74	Desc	<u>Main</u>
48.	Cro	ps-either growing	or harvested		Boodinene	r ago 10	VI 14		
	<b>✓</b>	No							
		Yes. Describe							
49.	Farı	ا m and fishing equip	ment, imple	ements, mach	inery, fixtures, and t	ools of trade			
	<b>✓</b>	No							
		Yes. Describe						_	
50.	Farı	m and fishing supp	lies, chemic	als, and feed					
		No							
	Ш	Yes. Describe						-	
51.		farm- and commer mples: Livestock, pou			ty you did not alread	y list			
	<b>✓</b>	No							
		Yes. Describe						_	
		L							
					6, including any ent				
								_	
Part		Describe All Pro ou have other prop			ave an Interest in	That You Dic	Not List Above		
53.	Exar	nples: Season tickets	, country club	membership	iot aiready list?				
	<b>✓</b>	No							
		Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	of your entr	ies from Part	7. Write that number	here		.▶	
			-						
Part	8:	List the Totals o	of Each Pa	rt of this F	orm				
55. <b>F</b>	Part 1	: Total real estate, I	ine 2				<b>&gt;</b>		
56 4	aart 2	total vehicles, line	5						
		: Total personal and		itomo lino 16	<u>\$512</u>	5.00			
		•		items, ine is	\$100	0.00			
		: Total financial ass			\$380	6.00			
		: Total business-re		•					
		: Total farm- and fi	Ū		ne 52 				
		: Total other prope							
62. 1	Total	personal property.	Add lines 56 t	through 61	\$993	1.00	Convincement property	otal 🕨	+ \$9931.00
							Copy personal property t	Jiai 🚩	
62 T	otal a	of all proporty on Se	shadula A/P	Add line EE +	ling 62				\$9931.00

	's this is force	Case 16-01372		1 Filed 01	/18/16	Entered 0°	1/18/16 11:19:08	Desc Main
		ation to identify your case:			D	J		
Der	otor 1	Timothy First Name		Middle Name	Pore Last N	Jame	-	
Deb	otor 2	Sharon		madio Hamo	Fields			
	ouse, if filing)			Middle Name	Last N		-	
Uni	ted States Ba	nkruptcy Court for the:	Northern	1	District of II		-	
	se number nown)				(	State)	-	
Of	ficial F	orm 106C						Check if this is a amended filing
Sc	hedul	C: The Pro	oertv	You Clain	n as E	xempt		12/1
the For is to exe rece exe pro	each iten o state a s mpted up eive certa mption of perty is d  t1: Ident Which set	additional pages, wrogery you clease if it dollar amout to the amount of a in benefits, and tax 100% of fair markets.	aim as exint as exint as exint as exint applications. 11 U.	exempt, you mexempt. Alternaticable statutor of retirement funder a law that mount, your exempt. The check one only, exempt of the control of	number (i ust speci- ively, you y limit. So nds—may at limits t cemption	f known).  fy the amount may claim the ome exemption be unlimited he exemption would be limit  fouse is filing with y (22(b)(3)	of the exemption you e full fair market valu ns—such as those fo in dollar amount. Ho to a particular dollar ed to the applicable s	ional Page as necessary. On a claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
	Brief desc	ription of the property a	and line operty	Current value of the portion you own	Amount	of the exemption	you claim Spe	cific laws that allow exemption
				Copy the value from Schedule A/B		,		
	Brief				_			735 ILCS 5/12-1001(b)
	description	used clothing		\$400.00	✓	\$400	1.00	
	Line from Schedule A	/B: <u>11</u>				% of fair market valu	ie, up to any	
	Brief					,		735 ILCS 5/12-1001(b)
	description	used furniture		\$600.00	✓	\$600		. , ,
	Line from Schedule A	/B: <u>06</u>				% of fair market valu licable statutory limi	e, up to any	
3.	(Subject to	aiming a homestead exe adjustment on 4/01/16 and id you acquire the property	d every 3 y	rears after that for ca	<b>75?</b> ses filed on c	or after the date of a	djustment.)	

No Yes

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Addition	iai Page			
•	tion of the property and lule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	JP Morgan chase	\$5.00	\$5.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	2015 earned income credit	\$3,801.00	\$3,801.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)
Brief description: Line from Schedule A/B:	2015 additional child tax credit	\$1,000.00	\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)
Brief description: Line from Schedule A/B:	2015 anticipated tax refund	\$1,405.00	\$1,405.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	REAFFIRM  03	\$5,125.00	<ul><li>✓ 100% of fair market value, up to any applicable statutory limit</li></ul>	735 ILCS 5/12-1001(c)

	Case 16-01372	Doc 1 Filed (	01/18/16 Entered 01/18	R/16 11·19·08	Desc Main	
Fill in this inform	ation to identify your case:			710 11.13.00	Desc Main	
Debtor 1	Timothy First Name	Middle Name	Pore Last Name			
Debtor 2 (Spouse, if filing)	Sharon First Name	Middle Name	Fields Last Name			
United States Ba	ankruptcy Court for the: <u>N</u>	lorthern	District of Illinois (State)			
Case number (If known)						
<del>`                                    </del>	orm 106D					neck if this is a nended filing
Schedu	le D: Credito	rs Who Hav	ve Claims Secured	by Prope	rty	12/1
No. Ch Ves. F Part 1: List A 2. List all sec	ill in all of the information beloal  All Secured Claims  ured claims. If a creditor has	form to the court with you bw.	or other schedules. You have nothing else claim, list the creditor separately for each er creditors in Part 2. As much as	n <i>Column</i> A	Column B	Column C
	t the claims in alphabetical or	· ·		Amount of claim  Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 My Choice Creditor's Na	ame	Describe the propert	y that secures the claim:	\$8,122.00	\$5,125.00	\$2,997.00
7301 S We Number	Street Street		5,125.00 e, the claim is: Check all that apply.	]		
Chicago City	Illinois 60636 State ZIP Code	Contingent Unliquidated Disputed				
Who owes  Debtor	the debt? Check one.  1 only	Nature of lien. Check	all that apply.			
Debtor	•	An agreement you car loan)	u made (such as mortgage or secured			
	one of the debtors and		h as tax lien, mechanic's lien)			
	if this claim relates to a unity debt	Judgment lien from Other (including a				
	vas incurred	Last 4 digits of acco	unt number	_		
	Add the dollar value of you here:	ur entries in Column A	on this page. Write that number	\$8,122.00		

		Case 16-01372	Doc 1 Fil	ed 01	/18/16	Entered 01	<u>/1</u> 8/16 11:19:08	Desc	Main	
Fill i	n this inform	ation to identify your case:				- Ū				
Deb	tor 1	Timothy			Pore					
		First Name	Middle Nam	ne	Last Na	ame				
	tor 2	Sharon			Fields					
(Spc	ouse, if filing)	First Name	Middle Nam	ne	Last Na	ame				
Unit	ed States Ba	ankruptcy Court for the:	Northern		District of Illin	nois tate)				
	e number nown)									
Off	icial Fo	orm 106E/F						Chec	k if this is an	amended filing
Sc	hedu	le E/F: Cred	litors Wh	οН	ave Ui	nsecure	d Claims			12/15
party 106A are lis the b	to any exect/B) and on sted in Schooxes on the List A  Do any cre No. G  Yes.  List all of y	and accurate as possible cutory contracts or unexpected of the cutory of	pired leases that co Contracts and Unex Hold Claims Secure lation Page to this p Unsecured Cla ecured claims again	ruld resurpired Lored by Proage. On the street you?	ult in a claim. eases (Officia roperty. If mo n the top of a	Also list executor I Form 106G). Do re space is neede ny additional pag	y contracts on Schedu not include any credito ed, copy the Part you ne es, write your name an	le A/B: Proports with particled, fill it out do case number of the case numbers of the case for each clean to be a second of the case of t	erty (Officia ally secured , number the per (if know	I Form claims that e entries in n).
	possible, lis Part 1. If m	st the claims in alphabetical ore than one creditor holds	order according to the a particular claim, list	ne credito st the oth	or's name. If you	ou have more than Part 3.				
	(For an exp	olanation of each type of cla	im, see the instruction	ns for thi	is form in the ir	nstruction booklet.)		Total claim	Priority amount	Nonpriority amount
2.1	IL DEPT OF	HEALTHCARE		Loca	4 digits of as	count number	4031	\$12,561.00	\$0.00	\$12,561.00
		ditor's Name			•			<del></del>		<del></del>
		ND AV EAST		Whe	n was the de	bt incurred?	11/1/2007			
	Number	Street		As o	f the date you	file, the claim is:	Check all that apply.			
				_	Contingent	,	,			
	SPRINGFIE		62705	_	Jnliquidated					
	City	State	Zip Code	_	Disputed					
		red the debt? Check one.					_			
	✓ Debtor	•				unsecured claim	:			
	Debtor	•			Domestic supp	ort obligations				
		1 and Debtor 2 only			Taxes and certa	ain other debts you	owe the government			
	At least	one of the debtors and ano	other		Claims for deat	th or personal injury	while you were			
	Check	if this claim relates to a	community debt	i	ntoxicated					
	Is the clain	n subject to offset?			Other. Specify					
	<b>✓</b> No									
	Yes									
2.2	Illinois Depa	artment of Healthcare and F	amily					\$14,000.00	\$14,000.00	\$0.00
		ditor's Name	Ciriny	— Last	4 digits of ac	count number		ψ14,000.00	ψ14,000.00	Ψ0.00
	PO Box 194	05		Whe	n was the de	bt incurred?	n/a			
	Number	Street		As o	f the date you	file the claim is:	Check all that apply.			
					Contingent	,	oriook all triat apply.			
	Springfield	Illinois	62794		•					
	City	State	Zip Code		Jnliquidated					
		red the debt? Check one.		ш	Disputed					
	Debtor	1 only		Type	of PRIORITY	unsecured claim	:			
	Debtor	2 only			Domestic supp	ort obligations				
	✓ Debtor	1 and Debtor 2 only			Taxes and certa	ain other debts you	owe the government			
	At least	one of the debtors and ano	other			th or personal injury	•			
	Check	if this claim relates to a	community debt		ntoxicated	,	. ,			
		n subject to offset?	•	<b>V</b>	Other. Specify		0			
	✓ No	-			•					
	Yes									

Filed 01/18/16 Entered 01/18/16 (16/16):08 Desc Main Doc 1 Debtor 1 Document Page 24 of 74 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 ACCESS CREDIT UNION \$3.968.33 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1807 W Cermak Rd n/a Number As of the date you file, the claim is: Check all that apply. Contingent Broadview Illinois 60155 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No No Yes 4.2 AT&T Mobility \$416.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6416 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ◪ No Yes 4.3 CAPIO PARTNERS LLC \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name 2222 TEXOMA PKWY STE 150 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent **SHERMAN** 75090 Texas Unliquidated Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Ͷ No

Yes

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Doc 1

After listing any entries on this page, number them begin	ning with 4.5, followed by 4.6, and so forth.	Total claim
Cerastes	Last 4 digits of account number	\$8.00
Nonpriority Creditor's Name 2001 WESTERN AVENUE, STE 400	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Seattle Washington 98121	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
✓ Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		
Check 'N Go	——— Last 4 digits of account number	\$325.00
Nonpriority Creditor's Name		
5638 W Fullerton Number Street	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago Illinois 60639	Unliquidated	
City State Zip Code Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
No		
<b>=</b>		
Yes		<b>A.</b>
City of Chicago Parking Nonpriority Creditor's Name	Last 4 digits of account number	\$1,300.00
121 N. LaSalle St # 107A	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago Illinois 60602	, i	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
<b>≒</b> '	Student loans	
Debtor 2 only	Student loans	
Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Timoth Case 16-01372 First Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total classical description of the control of the co					
4.7	Comcast		\$715.00		
	Nonpriority Creditor's Name	— Last 4 digits of account number			
	11621 E. Marginal Way # 5 Number Street	When was the debt incurred?n/a			
	Trumber Street	As of the date you file, the claim is: Check all that apply.			
	Coattle Weskinsten 00400	Contingent			
	SeattleWashington98168CityStateZip Code	— Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.8	ComEd	— Last 4 digits of account number	\$2,182.00		
	Nonpriority Creditor's Name	<u> </u>			
	3 Lincoln Center Number Street	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Oakbrook Terrace         Illinois         60181           City         State         Zip Code	— Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	No .				
	Yes				
4.9	ComEd		\$200.00		
	Nonpriority Creditor's Name	— Last 4 digits of account number	Ψ200.00		
	3 Lincoln Center	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Oakbrook Terrace Illinois 60181	— Unliquidated			
	City State Zip Code  Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	No	<del>_</del> · · ·			
	Yes				

Timoth)Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 (141/19:08 Desc Main Debtor 1

Document Page 27 of 74 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.10 Dependon Collection \$800.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 4983 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Hinsdale Illinois 60522 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.11 DIVERSIFIED CONSULTANT \$705.00 Last 4 digits of account number 2192 Nonpriority Creditor's Name When was the debt incurred? 10550 DEERWOOD PARK BLVD 10/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No ☐ Yes 4.12 Internal Revenue Service \$14,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent 19101 Philadelphia Pennsylvania Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

**✓** No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.13		— Last 4 digits of account number	\$54.00		
	Nonpriority Creditor's Name 3221 W. Burr Oak Ave.	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Blue Island Illinois 60406	— Unliquidated			
	City State Zip Code  Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.14	MBB	— Last 4 digits of account number	\$116.00		
	Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	When was the debt incurred?			
	Number Street	<del></del>			
		As of the date you file, the claim is: Check all that apply.			
	PARK RIDGE Illinois 60068	Contingent			
	City State Zip Code	— Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	<u>✓</u> No				
	Yes				
4.15	MCSI INC	— Last 4 digits of account number 8937	\$200.00		
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 5/1/2015			
	Number Street	<del></del>			
		As of the date you file, the claim is: Check all that apply.			
	PALOS HEIGHTS Illinois 60463	Contingent			
	City State Zip Code	— Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	No				
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.16	Niagra mohawk Nonpriority Creditor's Name	— Last 4 digits of account number	\$273.00
	507 Prudential Rd	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Horsham Pennsylvania 19044	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.17	North Side L Credit Union	— Last 4 digits of account number	\$2,700.00
	Nonpriority Creditor's Name 4753 N Broadway Ste 9	When was the debt incurred?	
	Number Street	When was the debt incurred?	
	Trumbol Great	As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	ChicagoIllinois60640CityStateZip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.18	OVERLND BOND	— Last 4 digits of account number 1448	\$8,728.00
	Nonpriority Creditor's Name		
	4701 W FULLERTON	When was the debt incurred? 5/1/2009	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60639	— Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt  Is the claim subject to offset?	Other. Specify	
	No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.19	Payday One Nonpriority Creditor's Name	Last 4 digits of account number  When was the debt incurred?	\$932.00			
	4150 International Plaza Number Street	As of the date you file, the claim is: Check all that apply.				
	Fort Worth Texas 76109 City State Zip Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed				
	Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans				
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt  Is the claim subject to offset?  No	☐ Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify				
4.20	PEOPLES ENGY Nonpriority Creditor's Name 200 EAST RANDOLPH	Last 4 digits of account number 7179  When was the debt incurred? 1/1/2015	\$1,523.00			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent				
	CHICAGO Illinois 60601 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only	<ul> <li>── Unliquidated</li> <li>☐ Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>☐ Student loans</li> </ul>				
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ☑ No ☐ Yes	Debts to pension or profit-sharing plans, and other similar debts  Other. Specify				
4.21	PEOPLES GAS Nonpriority Creditor's Name 130 E. RANDOLPH DRIVE	Last 4 digits of account number  When was the debt incurred?	\$1,547.17			
	Number Street	As of the date you file, the claim is: Check all that apply.				
	CHICAGO Illinois 60601 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:				
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No ☐ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify				

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Document Page 31 of 74 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.22 PEOPLES GAS \$2,700.00 - Last 4 digits of account number Nonpriority Creditor's Name 130 E. RANDOLPH DRIVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60601 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.23 Peter Francic Geraci \$927.80 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 55 E Monroe St #3400 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent 60603 Chicago Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.24 TCF Bank \$164.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 919 Estes Court Number Street As of the date you file, the claim is: Check all that apply. Contingent 60193 Schaumburg Illinois Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

**✓** No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 TimothyCase 16-01372 First Name Filed 01/418/16 Entered 01/418/416 /41/419:08 Desc Main

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	First Name	Middle Name	Documetht me	Page 32 of 74
Part 2:	Your NONPRIORITY Unse	ecured Claims		

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.						
4.25 TFC CREDIT CORP  Nonpriority Creditor's Name  2010 CROW CANYON PL STE  Number Street	Last 4 digits of account number 0603  When was the debt incurred? 3/1/2014  As of the date you file, the claim is: Check all that apply.	\$2,479.00				
SAN RAMON California 94583  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Is the claim subject to offset?  No Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify					
TURNER ACCEP	When was the debt incurred? 7/1/2010  As of the date you file, the claim is: Check all that apply.	\$1,632.00				
CHICAGO Illinois 60625  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify					
4.27 United Cash Loans Nonpriority Creditor's Name 2533 N. Carson # 5020 Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$1,000.00				
Carson City  Nevada 89706  City  State  Zip Code  Who incurred the debt? Check one.  □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  Is the claim subject to offset? □ No □ Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify					

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First Name Doc 1

After listing any entri	fter listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
US Railroad Retirement Nonpriority Creditor's 547 w jackson blvd Number Street			When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.	\$21.46	
=	or 2 only debtors and another m relates to a comi	60651 Zip Code munity debt	□ Contingent     □ Unliquidated     □ Disputed  Type of NONPRIORITY unsecured claim:     □ Student loans     □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims     □ Debts to pension or profit-sharing plans, and other similar debts     ☑ Other. Specify		

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Part 3: List Others to Be Notified About a Debt That You Already Listed

Carter , Mia					
Name			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
			Line 2.1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stree	t				Part 2: Creditors with Nonpriority Unsecured Claims
			Last 4 digits	of account number	4031
City	State	Zip Code			
Mcgee, Natasha					
Name			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
			Line 2.1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stree	t				Part 2: Creditors with Nonpriority Unsecured Claims
			Last 4 digits	of account number _	4031
City	State	Zip Code			
Markoff Law LLC					Palacas Parkha and abada a Principal
lame			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
9 N Wacker Dr #5	550		Line 4.18	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stree					Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60606	Last 4 digits	of account number	1448
City	State	Zip Code		_	
Mcgee , Latasha					
Name			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
			Line 2.2	of (Check one):	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stree	t		<u> </u>		Part 2: Creditors with Nonpriority Unsecured Claims
			Last 4 digits	of account number	
City	State	Zip Code			
Carter , Mia					
Name			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
			Line 2.2	of (Check one):	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stree	t		_		Part 2: Creditors with Nonpriority Unsecured Claims
			Last 4 digits	of account number	
City	State	Zip Code			
HARRIS & HARR	IS LTD				
Name			On which ent	ry in Part 1 or Part 2 o	did you list the original creditor?
111 W JACKSON I	BLVD S-400		Line 4.6	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stree			<u> </u>	<u> </u>	Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits	of account number	
City	State	Zip Code			

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Debtor 1 Page 35 of 74 Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$12,561.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. 6d. Other. Add all other priority unsecured claims. Write that \$14,000.00 amount here. 6e. Total. Add lines 6a through 6d. \$26,561.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$52,616.76 6j. Total. Add lines 6f through 6i. 6j.

		Case 16-013	72 Doc 1	Filed 01/18	8/16	Entered	01/1	8/16 11:19:08	Desc M	ain
Fill in	this informa	ation to identify your ca						0,10 11.10.00	D000 W	ani
Debtor 1		Timothy	imothy F			Pore				
		First Name	Middle	e Name	Last N	lame	_			
Debt	or 2	2 Sharon Fields								
(Spo	use, if filing)	First Name	Middle	e Name	Last N	lame				
Unite	ed States Ba	nkruptcy Court for the:	Northern	Dist	trict of III					
Case	number				(3	State)				
(If kno							_			
Off	icial F	orm 106G	<u> </u>					•		Check if this is an amended filing
Scl	hedule	e G: Execu	tory Cont	tracts and	d Un	expired	d Le	ases		12/1
space case i 1. D	e is needed, number (if I o you ha No. Chec Yes. Fill ir ist separate	copy the additional known).  ve any executory k this box and file this formation all of the information cely each person or co	page, fill it out, nu  y contracts or  form with the court when  below even if the co  propany with whom	unexpired leadwith your other scheontracts or leases an you have the co	ses? edules. Your listed	ou have nothing on Schedule A	p else to /B: Prop	or report on this form.  perty (Official Form 106A  what each contract or le	onal pages, w  /B). ase is for (for	vrite your name and example, rent,
Person or company with whom you have the contract or lease							State what the contrac	t or lease is fo	or	
2.1	Cobbins , A	Andre						Other,		
	Name					_		Other, 1 year lease		
	7210 S Wo	olcott Ave						i yeai iease		
	Number	Street				_				
	Chicago	ı	Ilinois	60636						
	City		State	Zip Code		_				

	0 10 0107	0 5 4 57 104	4040 =	04/40/40 44 40 00	D 14 '
Fill in this in	Case 16-0137 Information to identify your case		/18/16 Entered	01/18/16 11:19:08	Desc Main
Debtor 1	Timothy		Pore		
	First Name	Middle Name	Last Name		
Debtor 2	Sharon		Fields		
(Spouse, if	filing) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	Northern [	District of Illinois		
	, ,		(State)		
Case numb (If known)	oer				
(II KIIOWII)					Chapte if this is a
					Check if this is a amended filing
Officia	al Form 106H				3
	_				
Sched	lule H: Your Co	odebtors			12/1
✓ N	u have any codebtors? (If yo No 'es	ou are filing a joint case, do not lis	·	,	ries include Arizona, California, Idaho,
	• •	erto Rico, Texas, Washington, and	• `	nuriny property states and territor	res include Anzona, Camorna, Idano,
<b>✓</b> N	No. Go to line 3.		,		
	es. Did your spouse, former sp	oouse, or legal equivalent live with	you at the time?		
	No				
	Yes. In which community s	tate or territory did you live?	F	ill in the name and current addre	ss of that person.
	Name of your spouse, for	ormer spouse, or legal equivalent		_	
	Number Street			_	
	City	State	Zip Code	_	
as a co	odebtor only if that person i		ke sure you have listed t	he creditor on Schedule D (Of	the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> plumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

	- 10010-			8/16	11:19:08	Desc Main	1		
Fill in this in	nformation to identify	your case:		. 50 01 7 -	11.13.00	DC3C Mail			
Debtor 1	Timothy	2004	Pore	3 30 0. 7 .					
20010	First Name	Middle Name	Last Name						
Debtor 2	Sharon		Fields		Check if th	is is:			
(Spouse, if filin	ng) First Name	Middle Name	Last Name		An am	ended filing			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			lement showing po ses as of the following	st-petition chapter 13 ng date:		
Case number (If known)			(State)		MM / E	DD / YYYY			
Official	Form 106I								
3chedu	ıle I: Your Inc	ome					12/15		
	escribe Employme	nt	Debtor 1		Debtor	2			
	ormation.								
lf yo	ou have more than one	Employment status	Employed  Not Employed			<ul><li>✓ Employed</li><li>☐ Not Employed</li></ul>			
atta	ach a separate page with	Occumetica							
	ormation about additional aployers.	Occupation Employer's name			CNA The Cath	olic Charities			
Inc	elude part time, seasonal,	Employer's address			721 N La	Salle	<u>.                                      </u>		
or self	f-employed work.	Employer studiess	Number Street		Number St				
	cupation may include								
	dent homemaker, if it applies.				Chicago	Illinois	60654		
			City	State Zip Code	City	State	Zip Code		
		How long employed there?	·		1 year 7 n	nonths			
Part 2: Gi	ive Details About N	Monthly Income							
Estimate mo		date you file this form. If you h	nave nothing to report	for any line, write \$0 in	the space. Inclu	de your non-filing sp	oouse unless you		
	non-filing spouse have mo neet to this form.	re than one employer, combine	the information for all e	employers for that perso	on on the lines be	elow. If you need m	ore space, attach		
				For Debtor 1	For Deb non-filir	tor 2 or ng spouse			
		y, and commissions (before a culate what the monthly wage w		\$0.	.00	\$1,485.79			
3. Estimat	te and list monthly overt	ime pay.	3.	+ \$0.	.00	+ \$0.00			

\$0.00

\$1,485.79

4. Calculate gross income. Add line 2 + line 3.

Entered @1418/16 11:19:08 Desc Main Timothy Case 16-01372 Documentame Page 39 of 74 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$0.00 \$1,485.79 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a \$0.00 \$319.50 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. \$0.00 5g. Union dues \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$319.50 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,166.30 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 \$0.00 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation \$1,504.00 \$0.00 8d. 8e. Social Security \$0.00 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: LINK 8f. \$0.00 \$357.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1,504.00 \$357.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,504.00 \$1,523.30 \$3,027.30 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Voluntary Household Contributions \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$3,027.30 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Anticipates to be working in a few months Yes. Explain:

Filed 01/48/16

Doc 1

	Case 16-0°	<u> 1372                                     </u>	<u>1/18/16                                 </u>	₹/16 11·19·08	Desc Main	
Fill in this info	rmation to identify you			3/10 11.10.00	Desc Main	
Debtor 1	Timothy		Pore			
	First Name	Middle Name	Last Name			
Debtor 2	Sharon		Fields	Check if this is:		
(Spouse, if filing	ng) First Name	Middle Name	Last Name	An amended filing	g	
United States	Bankruptcy Court for	the: Northern	District of Illinois (State)	A supplement she expenses as of the	owing post-petition ne following date:	chapter 13
Case number (If known)						
(II KHOWH)				MM / DD / YYYY	<i>'</i>	
Official	Form 106	J				
	ıle J: Your	_				12/1
nformation. If known). An Part 1: Des	f more space is need swer every question scribe Your Hou int case?	ded, attach another sheet to this f	filing together, both are equally re orm. On the top of any additional			er
	So to line 2					
_		n a separate household?				
	<b>✓</b> No					
	Yes. Debtor 2 mu	ıst file Official Forms 106J-2, <i>Expens</i>	ses for Separate Household of Debtor	2.		
2. Do you ha	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age  11 years	Does dependently with you?  No.  Yes.	ent live
3. Do vour ex	xpenses include				100.	
expenses		<b>✓</b> No				
than yourself ar dependen	•	Yes				
Part 2: Est	imate Your Ongo	oing Monthly Expenses				
Estimate you	ur expenses as of your of a date after the b	our bankruptcy filing date unless y	rou are using this form as a supple plemental Schedule J, check the b	•	•	
		non-cash government assistance ded it on <i>Schedule I: Your Income</i>			You	ır expenses
	al or home ownershi for the ground or lot. 4	p expenses for your residence. Inc.	clude first mortgage payments and		4.	\$784.00
If not inc	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Home	e maintenance, repair,	and upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Timoth Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 (11/18/14):08 Desc Main

Document Page 41 of 74 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6a. Electricity, heat, natural gas \$300.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$175.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$500.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$225.00 9. 10. Personal care products and services \$115.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$350.00 Do not include car payments 12. 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$150.00 15c 15d. Other insurance. Specify: \_\_ \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$255.00 17a 17b. Car payments for Vehicle 2 \$0.00 17b 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Child support Payments \$170.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. 20b \$0.00 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Timoth)Case 16-01372 Doc 1 Filed 01#18/16 Entered 01#18/hb6 @hbia 19:08	Desc Main	
	First Name Middle Name Docume Page 42 of 74		
21.Other	Specify:	21	\$0.00
22. <b>Calc</b> ı	ate your monthly expenses.		f2 024 00
	dd lines 4 through 21.		\$3,024.00
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	_	\$0.00 \$3,024.00
22c. A	dd line 22a and 22b. The result is your monthly expenses.	22.	ψ5,024.00
23.Calcu	ate your monthly net income.		
23a. (	opy line 12 (your combined monthly income) from Schedule I.	23a	\$3,027.30
23b. (	opy your monthly expenses from line 22 above.	23b	\$3,024.00
	ubtract your monthly expenses from your monthly income.	_	\$3.30
	he result is your monthly net income.	23c	
24. <b>Do y</b>	u expect an increase or decrease in your expenses within the year after you file this form?		
	cample, do you expect to finish paying for your car loan within the year or do you expect your age payment to increase or decrease because of a modification to the terms of your mortgage?		
<b>✓</b>	0		
	es		
	Explain here:		

Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main Fill in this information to identify your case: Debtor 1 Timothy Pore First Name Middle Name Last Name Debtor 2 Sharon Fields (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. ✗ /s/ Timothy Pore ✗ /s/ Sharon Fields Signature of Debtor 1 Signature of Debtor 2 Date 1/18/2016 Date 1/18/2016

MM/DD/YYYY

MM/DD/YYYY

Eill i	in this info	Case 1	6-01372	Doc 1	Filed	01/18/16	Entered 01	/ <mark>1</mark> 8/16 11:	19:08	Desc N	⁄lain
			iliy your case.			Pore	J				
Der	otor 1	Timothy First Name	9	Middle	Name	Last N	lame				
	otor 2	Sharon				Fields	i				
(Spo	ouse, if fili	ng) First Name	e	Middle	Name	Last N	lame				
Unit	ted States	Bankruptcy Co	ourt for the:	Northern		District of III	linois State)				
	se number nown)					(0	Siaicy	-			
Of	ficial	Form 1	107								Check if this is a amended filing
				al Affairs	for	Individu	als Filing	for Ban	krupto	:V	12/1
									•	_	nformation. If more
spac	e is need	led, attach a s	eparate sheet	to this form. O	n the top	o of any addition	al pages, write yo	ur name and ca	se number	(if known).	Answer every question
Part	11: Giv	e Details A	bout Your I	Marital Status	s and \	Nhere You Li	ved Before				
1.	What	is your currer	nt marital state	us?							
	<b>✓</b> M	larried									
		ot married									
2.	During	g the last 3 yea	ars, have you	lived anywhere	other th	an where you liv	e now?				
	Пи	0									
	=		places you live	ed in the last 3 ye	ars. Do r	not include where	you live now.				
	De	ebtor 1:			Date there	s Debtor 1 lived	Debtor 2:				ntes Debtor 2 lived ere
							✓ Same as	Debtor 1		<b>✓</b>	Same as Debtor 1
	72	210 S Wolcott A	ve.				7210 S Wolco	ott Ave		-	
	_	umber Street			From	1/1/2010	Number Stre			Fro	om <u>1/1/2010</u>
	_				То	1/18/2016				To	1/18/2016
	Cł	hicago	Illinois	60636			Chicago	Illinois	60636		
	Ci		State	Zip Code	_		City	State	Zip Co	de	
							Same as	Debtor 1			Same as Debtor 1
	Ni	umber Street			- From	ı	Number Stre	pot		— Fro	om
	INC	umber Street			То		Number Suc	<del>56</del> 1		То	
	Ci	itv	State	Zip Code	_		City	State	Zip Co	de	
		,		,			- ,				
		-		-			n a community pretro Rico, Texas, W			Community p	property states and
		S IIICIUUE AIIZOI	ia, CalilOffila, i	uai io, Louisiai ia,	inevaua,	New Mexico, Fu	eno Rico, Texas, vi	asilington, and v	/1500115111.)		
	✓ No	N4-1	CII - ( C ! · ·	LILVA O :		T 1061 "					
	Yes.	Make sure you	ı till out Schedu	iie H: Your Codel	otors (Of	ficial Form 106H)	).				

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Activities. If you are filing a joint case and you have the second of th	from all jobs and all businesses ave income that you receive tog	, including part-time	two previous calendar years? Debtor 1.	
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$600.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31,	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$14645.11	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31,	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$11473.00	Wages, commissions, bonuses, tips Operating a business	
and you have income that you received together			a garrioning arranottory wirmingo.	if you are filing a joint case
List each source and the gross income from each No  Yes. Fill in the details.				if you are filing a joint case
□ No				ir you are filing a joint case
□ No	ch source separately. Do not inc		in line 4.	Gross income from each source (before deductions and exclusions)
No ✓ Yes. Fill in the details.	Debtor 1 Sources of income	Gross income from each source (before deductions and	Debtor 2 Sources of income	Gross income from each source (before deductions and
□ No	Debtor 1  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income	Gross income from each source (before deductions and
No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	Debtor 1  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income	Gross income from each source (before deductions and
No Yes. Fill in the details.  From January 1 of current year until	Debtor 1  Sources of income Describe below.  LINK Unemployment	Gross income from each source (before deductions and exclusions)  \$357.00 \$1504.00	Debtor 2 Sources of income	each source (before deductions and

Debtor 1 Timoth/Case 16-01372
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Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are e	either Debtor 1's c	or Debtor 2's	debts primarily cons	sumer debts?								
1			or 2 has primarily cosehold purpose."	onsumer debts. Consu	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	d by an individual primarily					
	During the 90	days before yo	u filed for bankruptcy,	did you pay any creditor	a total of \$6,225* or more?	or more?						
	✓ No. Go to	line 7.										
	tota	al amount you	oaid that creditor. Do i	not include payments for	nore in one or more payment comestic support obligation attorney for this bankruptcy ca	s, such as						
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.											
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.											
_	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?											
	_		a maa ioi baimaptoy,	and jou pay any crounter	a total of pood of more:							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for					
	Creditor's Name  Number Street  City	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors Other					
						-	Mortgage					
	Creditor's Name						Car					
	Number Street						Credit card Loan repayment Suppliers or					
	City	State	Zip Code				vendors  Other					
	Creditor's Name						Mortgage Car					
	Number Street						Credit card Loan repayment					
	City	State	Zip Code				Suppliers or vendors  Other					

Timoth)Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 114:19:08 Desc Main Debtor 1 Document Page 47 of 74 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.		such matters, includ			party in any lawsuit, aims actions, divorces,		-	_	ody mod	lifications, and contract
	✓ N	lo es. Fill in the details								
				Nature	of the case	Court or age	ncy		Status	of the case
		Case title							☐ Ре	ending
				-		Court Name			Or	n appeal
		Case number				No made and Otana				oncluded
				_		Number Stree	τ		_	
						City	State	Zip Code		
		Case title							ПР	ending
				_		Court Name				n appeal
		Case number								oncluded
				_		Number Stree	t			
						City	State	Zip Code		
	Within 1 year before you filed for bankruptcy, was any Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  OVERLAND BOND AND IN Creditor's Name  29 N Wacker DR #550 Number Street  Chicago Illinois 60606  City State Zip Code		0606	Describe the property  Froze Bank Account  Explain what happened  Property was repossessed.  Property was foreclosed.			Date 11/4/2015		Value of the property \$0	
					<ul><li>☐ Property was ga</li><li>✓ Property was atta</li></ul>	ached, seized, or l	evied.			
					Describe the prope	rty		Date		Value of the property
		Creditor's Name								
					Explain what happe	ened				
		Number Street								
					Property was rep					
		City	State Zip	Code	Property was for					
					Property was ga					
					Property was attained.	ached, seized, or l	evied.			

Deb			<u>u otrasto Entereu</u> garenomos (akabude). Doumente Page 49 of 74	. <u>08 Desc</u>	iviairi
11.			creditor, including a bank or financial institution, set of	ff any amounts f	om your
	<b>✓</b>	No Yes. Fill in the details.			
			Describe the property	Date	Value of the property
		Creditor's Name			
		Number Street			
		City State Zip Code	Last 4 digits of account number: XXXX-		
12.		in 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	f your property in the possession of an assignee for th	e benefit of cred	itors, a court-appointed
		No Yes			
Part	t 5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		reisons relationship to you			
		Person to Whom You Gave the Gift			
		Person to Whom You Gave the Gift  Number Street			

		First Name Middle Name Do	cument Page 50 of 74		
14.	With		give any gifts or contributions with a total value of more	e than \$600 to an	y charity?
		No Yes. Fill in the details for each gift or contribution.			
	_	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			
		Number Street			
		City State Zip Code			
Part	<b>6</b> :	List Certain Losses		I	
15.		nin 1 year before you filed for bankruptcy or since yo bling?	u filed for bankruptcy, did you lose anything because o	of theft, fire, othe	r disaster, or
	_	No Yes. Fill in the details.			
	_	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
			insurance claims on line 33 of Schedule A/B: Property.		
Part	7:	List Certain Payments or Transfers			
16.		nin 1 year before you filed for bankruptcy, did you or a sing bankruptcy or preparing a bankruptcy petition?	anyone else acting on your behalf pay or transfer any p	property to anyon	e you consulted about
			counseling agencies for services required in your bankrupto	y.	
		No Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			

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	First Name Middle Name	Document Page 51 of	74			
yo	thin 1 year before you filed for bankruptcy, did you u deal with your creditors or to make payments to not include any payment or transfer that you listed on lin	your creditors?	pay or transfer any	property to anyor	ne who	promised to he
<b>✓</b>	No Yes. Fill in the details.					
		Description and value of any prop	perty transferred	Date payment or transfer was made	Amou	nt of payment
	Person Who Was Paid	_				
	Number Street	_				
	City State Zip Code					
<b>∠</b>	nsfers that you have already listed on this statement.  No Yes. Fill in the details.	Description and value of any		property or paym		Date transfe
		property transferred	received or d	ebts paid in exch	ange	was made
	Person Who Was Paid	_				
	Number Street					
	City State Zip Code Person's relationship to you					
	Person Who Was Paid	_				
	Number Street	_				
	City State Zip Code Person's relationship to you					
	thin 10 years before you filed for bankruptcy, did y nese are often called asset-protection devices.)	ou transfer any property to a self-settle	ed trust or similar de	evice of which yo	u are a	beneficiary?
	No Yes. Fill in the details.					
Ľ	res. I ili ili tile details.	Description and value of the pro	perty transferred			Date transfe
						was mauc
	Name of trust					

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Debtor 1 Timoth Case 16-01372 First Name Filed 01/18/16 Entered 01/18/16 (161/19:08 Desc Main Doc 1

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Part	8:	List Certain Financial Ac	counts, Instru	ıments,	Safe Deposit Bo	xes, and St	orage Units		
20.	or to	nin 1 year before you filed for ransferred? Ide checking, savings, money ma peratives, associations, and othe	arket, or other finan	cial accoun					
	<b>✓</b>	No							
		Yes. Fill in the details.							
				Last num	4 digits of account ber	Type of instrum	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Danie Maria Mara Dalid		xxx	<b>&lt;</b> -	Che	ecking		
		Person Who Was Paid				Sav	rings		
		Number Street				Moi	ney market		
						Bro	kerage		
		City State	Zip Code			Oth	•		
				XXX	·		ecking		
		Person Who Was Paid		^^	ν-		rings		
		N. arkers Otracet					_		
		Number Street					ney market		
		City State	Zip Code			Oth	kerage		
		Oily State	Zip Code				<u> </u>		
21.		you now have, or did you have ables?  No  Yes. Fill in the details.	within 1 year bef	ore you fil	ed for bankruptcy, a	ny safe deposi	t box or other deposito	ry for securities,	cash, or other
				Who els	e had access to it?		Describe the contents	<b>S</b>	Do you still have it?
		Name of Financial Institution	_	Name					No
									Yes
		Number Street		Number	Street				<u> </u>
		City State	Zip Code	City	State	Zip Code			
22.	Hav	e you stored property in a sto	rage unit or place	other thai	n your home within	1 year before y	ou filed for bankruptcy	?	
		NI-			-				
		No Yes. Fill in the details.							
	Ш	res. Fill in the details.		Who ole	e had access to it?		Describe the contents	_	Do you otill
				wno eis	e nad access to it?		Describe the contents	<b>.</b>	Do you still have it?
		Name of Storage Facility		Name					☐ No
									Yes
		Number Street		Number	Street				

City

State

Zip Code

City

State

Zip Code

rt 9:	Identify Property You Hold or Contr	ol for Some	Olic Elsc			
	ou hold or control any property that someo	ne else owns?	Include any pr	operty you borro	owed from, are storing for, or hold in t	rust for someone.
	Yes. Fill in the details.					
		Where is the	he property?		Describe the contents	Value
	Owner's Name	Number Sti	root		_	
	Owners Name	Number 30	icei			
	Number Street	City	State	Zip Code	_	
	Oit . Otata . Tim Confe					
	City State Zip Code					
rt 10:	Give Details About Environmental	Information				
or the p	urpose of Part 10, the following definitions apply:					
ha	nvironmental law means any federal, state, or loc azardous or toxic substances, wastes, or materia cluding statutes or regulations controlling the cle	l into the air, land	d, soil, surface w	ater, groundwater		
	ite means any location, facility, or property as defi used to own, operate, or utilize it, including disp	-	nvironmental law	, whether you nov	v own, operate, or utilize it	
■ <i>H</i>	lazardous material means anything an environme	ental law defines a				
		ilai iavi aoiii ioo c	as a hazardous v	waste, hazardous	substance,	
	xic substance, hazardous material, pollutant, cor I notices, releases, and proceedings that you kno	ntaminant, or sim	nilar term.	·	substance,	
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntaminant, or sim	nilar term. less of when the	y occurred.		
eport all	I notices, releases, and proceedings that you know	ntaminant, or sim	illar term. less of when the or potentially li	y occurred.	violation of an environmental law?	Date of notice
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntaminant, or sim	illar term. less of when the or potentially li	y occurred.		Date of notice
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntaminant, or sim	illar term. less of when the or potentially li	y occurred.	violation of an environmental law?	Date of notice
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.	ow about, regardl  u may be liable  Governme	illar term.  less of when the  or potentially li  ntal unit	y occurred.	violation of an environmental law?	Date of notice
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site	Governmentaminant, or simple and the	illar term.  less of when the  or potentially li  ntal unit	y occurred.	violation of an environmental law?	Date of notice
eport all	I notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site	Governmentaminant, or simple and the	illar term.  less of when the  or potentially li  ntal unit	y occurred.	violation of an environmental law?	Date of notice
Has	any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street	Governme  Governme  Number Sti	or potentially line tal unit tal unit Teet  State	y occurred.  iable under or in	violation of an environmental law?	Date of notice
Has	any governmental unit notified you that you No  Yes. Fill in the details.  Name of site  Number Street  City State Zip Code	Governme  Governme  Number Sti	or potentially line tal unit tal unit Teet  State	y occurred.  iable under or in	violation of an environmental law?	Date of notice
Has	any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any No	Governme  Governme  Number Sti	or potentially literated unit tal unit reet State ardous material	y occurred.  iable under or in	violation of an environmental law?	
Has	any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any No	Governme Governme Number Str	or potentially linental unit  State  State  ardous material	y occurred.  iable under or in	Environmental law, if you know it	
Has	I notices, releases, and proceedings that you know any governmental unit notified you that you notified you that you notified in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any notified in the details.	Governme  Governme  City  Governme  Governme  City  Covernme	illar term.  less of when the or potentially licental unit tal unit state ardous material unit tal unit	y occurred.  iable under or in	Environmental law, if you know it	Date of notice
Has	I notices, releases, and proceedings that you know any governmental unit notified you that you notified you that you notified in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any notified in the details.	Governme  Governme  City  Governme  Governme  City  Covernme	or potentially linental unit  State  State  ardous material	y occurred.  iable under or in	Environmental law, if you know it	

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Debto	or 1	Timoth Case 16-013 First Name	Niddle Name	Filed 01/18/16 Document F	Entered @1/41/8 Page 54 of 74	<b>/16</b> /1412/19: <u>08</u>	Desc Main
26.	Hav	e you been a party in any	judicial or administra	tive proceeding under a	ny environmental law	? Include settlements	and orders.
ļ	<b>✓</b>	No					
	Ц	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		reactive of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street			Concluded
		Case number		City State	Zip Code		-
Part '	11:	Give Details About \	our Business or	Connections to Any	/ Business		
27						ing connections to an	husiness?
27.	VVILI	nin 4 years before you file			-		/ Dusiness :
				profession, or other activity ) or limited liability partners		time	
		A partner in a partners		,	. , ,		
		An officer, director, or i		a corporation			
i		_		y securities of a corporation	I		
		No. None of the above appli Yes. Check all that apply ab		s below for each business.			
,				Describe the natu	ure of the business		entification number Do not
						EIN:	al Security number or ITIN.
		Business Name				EIIV.	
		Number Street		Name of account	ant or bookkeeper	Dates busine	ss existed
		City State	e Zip Code	——	ant of bookkeeper	From	То
		City State	e zip code				<u></u>
				Describe the natu	ure of the business		entification number Do not all Security number or ITIN.
		Business Name				EIN:	
						D. (	
		Number Street		Name of account	ant or bookkeeper	Dates busine	ss existed
		City State	e Zip Code			From	To
				Describe the natu	ure of the business		entification number Do not
							al Security number or ITIN.
		Business Name				EIN:	
		Number Street			ant an health are	Dates busine	ss existed
		-		Name of account	ant or bookkeeper	Erom	To
		City State	e Zip Code			From	То

Debtor		ocumenta Page 55 of 74
		give a financial statement to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details below.	
	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement,	offairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a perisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Timothy Pore Signature of Debtor 1	/s/ Sharon Fields Signature of Debtor 2
	Date 1/18/2016	Date 1/18/2016
Die	d you attach additional pages to Your Statement of Fi	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
<b>✓</b>	] No ] Yes	
	•	
Die	d you pay or agree to pay someone who is not an attor	ney to help you till out bankruptcy forms?
¥	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this informa	ation to identify your case				0/10 11.13.0	o Desc Main
Debtor 1	Timothy		Pore			
	First Name	Middle Name	Last Na	me		
Debtor 2	Sharon		Fields			
(Spouse, if filing)	First Name	Middle Name	Last Na	me		
United States Ba	ankruptcy Court for the:	Northern	District of Illin	nois		
			(Sta	ate)		
Case number						
(If known)						<u></u>
Official F	orm 108					Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	uals Filin	g Under	Chapter 7	12/15
<ul><li>■ creditors have</li><li>■ you have leas</li><li>You must file thi</li></ul>	e claims secured by yo sed personal property a s form with the court v	apter 7, you must fill out thour property, or and the lease has not expir vithin 30 days after you file xtends the time for cause.	red. e your bankrupto	,,		,
•	eople are filing togethe ust sign and date the	er in a joint case, both are efform.	equally responsi	ble for supplying	g correct information.	

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Surrender the property. Creditor's name: My Choice Motors LLC Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: REAFFIRM | Value: \$5,125.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. Yes. name: Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]:

rmation below. Do not list real estate leases. Unexpired lease	edule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the sare leases that are still in effect; the lease period has not yet ended. You may assum
xpired personal property lease if the trustee does not assum	e it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Cobbins , Andre	□ No ☑ Yes
Description of leased property: 1 year lease	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my int hat is subject to an unexpired lease.	ention about any property of my estate that secures a debt and any personal property

Date 1/18/2016

MM/DD/YYYY

Date 1/18/2016

MM/DD/YYYY

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## **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

n re	Timothy Pore ; Sharon Field	ds	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
1	DISCLOSURE  Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru	nkr. P. 2016(b), I certify that I am the a		at compensation paid to me within one
	in connection with the bankruptcy case is as	follows:		,,
	For legal services, I have agreed to accept			\$1,465.00
	Prior to the filing of this statement I have received	eived		\$0.00
	Balance Due			\$1,465.00
2	. The source of the compensation paid to me was Debtor	vas: Other (specify)		
3	. The source of the compensation paid to me i	s: Other (specify)		
4	I have not agreed to share the above-dimembers and associates of my law firm	sclosed compensation with any othe n.	r person unless they are	
	I have agreed to share the above-disclomembers or associates of my law firm. the people sharing in the compensation	A copy of the agreement, together w		
5	. In return for the above-disclosed fee, I have a. Analysis of the debtor's financial sit		l aspects of the bankruptcy case, including: debtor in determining whether to file a petition	n in bankruptcy;
	b. Preparation and filing of any petition	n, schedules, statements of affairs ar	nd plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmation	on hearing, and any adjourned hearings there	eof;
6	. By agreement with the debtor(s), the above-	disclosed fee does not include the fo	ollowing services:	
		CERTIFIC	ATION	
	I certify that the foregoing is a complete statem eeedings.	ent of any agreement or arrangeme	ent for payment to me for representation of the	e debtor(s) in this bankruptcy
	1/18/2016		/s/ Marcie Venturini 6203500	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Timothy Pore Matter Number 464276-001 Initial: T.P 31

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 01/14/16

Attorney

Client Shar in Freld

Timothy Pore Matter Number 464276-001 Initial: T.PSR. SI

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

## Case 16-01372 Doc 1 Filed 01/18/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main UNITED STATES BANKBURGE OF QUET Northern District of Illinois

in re:	Pore , limothy; Fields , Sharon	Case No.	Case No		
_	Debtor(s)				
		Chapter.	Chapter7		
	VERIFIC	ATION OF CREDITOR MAT	RIX		
	The above named Debtors hereby verify the	at the attached list of creditors is true a	and correct to the best of their knowledge		
	1/18/2016	/o/ Data Timethu			
Date:	1/10/2010	/s/ Pore , Timothy Pore , Timothy			
		Signature of Debto	r		
		/s/ Fields , Sharon			
		Fields , Sharon			
		Signature of Joint L	Debtor		

IL DEPT OF HEARS & ARE 01372 Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main 100 S GRAND AV EAST Document Page 66 of 74 SPRINGFIELD, 62705

Carter, Mia

Mcgee, Natasha

OVERLND BOND 4701 W FULLERTON CHICAGO, 60639

Markoff Law LLC 29 N Wacker Dr #550 Chicago, 60606

TFC CREDIT CORP 2010 CROW CANYON PL STE SAN RAMON, 94583

TURNER ACCEP 4450 N WESTERN CHICAGO, 60625

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, 60601

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, 32256

MCSI INC PO BOX 327 PALOS HEIGHTS, 60463

ACCESS CREDIT UNION 1807 W Cermak Rd Broadview, 60155

North Side L Credit Union 4753 N Broadway Ste 9 Chicago, 60640

Illinois Department of Healthcare and Family PO Box 19405 Springfield, 62794

Mcgee, Latasha

Carter, Mia

PEOPLES GAS 130 E. RANDOLPH DRIVE CHICAGO, 60601

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle, 98168

Payday One 4150 International Plaza Fort Worth, 76109 AT&T Mobility PO Box 6416 Carol Stream, 60197

CAPIO PARTNERS LLC 2222 TEXOMA PKWY STE 150 SHERMAN, 75090

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, 60181

Dependon Collection PO Box 4983 Hinsdale, 60522

IQ Tel 3221 W. Burr Oak Ave. Blue Island, 60406

Internal Revenue Service P.O. Box 7346 Philadelphia, 19101

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, 60068

Niagra mohawk 507 Prudential Rd Horsham, 19044

PEOPLES GAS 130 E. RANDOLPH DRIVE CHICAGO, 60601

TCF Bank 919 Estes Court Schaumburg, 60193

United Cash Loans 2533 N. Carson # 5020 Carson City, 89706

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO, 60604

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, 60181 Peter Francic Geraci
55 E Monroe St #3400
Chicago, 60603 ase 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main
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Cerastes 2001 WESTERN AVENUE, STE 400 WEINSTEIN,PINSON AND RILEY, PS Seattle, 98121

US Railroad Retirement Board 547 w jackson blvd Chicago, 60651

My Choice Motors LLC 7301 S Western Chicago, 60636

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Debtor 1 Timothy First Name

Middle Name

Document

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Part 6: Answer These Qu	uestions for Reporting Purposes		
16. What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily by obtain money for a business investment. No. Go to line 16c. Yes. Go to line 17.	primarily for a personal, family, or usiness debts? Business debts are or investment or through the operative that are not consumer debts or	household purpose." e debts that you incurred to tion of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available to  No.  Yes.	Go to line 18.  Du estimate that after any exempt property is a distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000     \$50,001-\$100,000     \$100,001-\$500,000     \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below For you	or 13 of title 11, United States Code proceed under Chapter 7.  If no attorney represents me and I fill out this document, I have obtain I request relief in accordance with the I understand making a false statem	oter 7, I am aware that I may proceed e. I understand the relief available of did not pay or agree to pay someoned and read the notice required by the chapter of title 11, United Statement, concealing property, or obtain can result in fines up to \$250,000,	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to ne who is not an attorney to help me 11 U.S.C. § 342(b). s Code, specified in this petition. ing money or property by fraud in or imprisonment for up to 20 years,
	Signature of Debtor 1  Executed on	Signature of Executed	Debtor 2

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		D00	uniciti i age 10 oi 1	
Fill in this inform	ation to identify your case	e:		
Debtor 1	Timothy		Pore	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing	Sharon		Fields	
	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(-1)	
(If known)				

## Official Form 106Dec

Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	<b>☑</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury I declare that I have read the summary and schedules filed with this declaration and					
×	that they are true and correct.  /s/ Timothy Pore	* /s/ Sharon Fields Shows on July 3				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 1/18/2016	Date 1/18/2016				
	MM/DD/YYYY	MM/DD/YYYY				

Entered 01/18/16 11:19:08 Case 16-01372 Doc 1 Filed 01/18/16 Page 71 of 74 mber (if known) Document Debtor 1 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. Date issued MM/DD/YYYY Name Number City Zip Code State Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Date 1/18/2016 Date 1/18/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? **√** No Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Yes. Name of person

Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

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Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property

that is subject to an unexpired lease.

/s/ Timothy Pore Signature of Debtor 1

Date 1/18/2016

MM/DD/YYYY

X /s/ Sharon Field's

Signature of Debtor 1

Date 1/18/2016 MM/DD/YYYY Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main Document Page 73 of 74 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Pore , Timothy ; Fields , Sharon	Case No					
_	Debtor(s)						
		Chapter.	Chapter7				
	VERIFICATION OF CREDITOR MATRIX						
The above named Debtors hereby verify that the attached list of creditors is true and correct/to the best of their ki							
Date:	1/18/2016	/s/ Pore , Timothy Pore , Timothy Signature of Deb					
		/s/ Fields , Sharo Fields , Sharon Signature of Join					

Case 16-01372 Doc 1 Filed 01/18/16 Entered 01/18/16 11:19:08 Desc Main Page 74 Offase Aumber (if known) **Document** Debtor 1 Timothy First Nam Middle Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$1,128.00 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \$0.00 For you For your spouse \$0.00 9.Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. Other Government Assistance \$0.00 \$357.00 +\$0.00 +\$0.00 Total amounts from separate pages, if any. \$3,160.15 \$1,403.95 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$1,756.20 column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. \$3,160.15 Copy line 11 here → Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. 12b. \$37,921.80 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. 3 Fill in the number of people in your household. Fill in the median family income for your state and size of household. \$72,343.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. 🗸 Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. 14b. 🔲 Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Timothy Pore /s/ Sharon Fields Signature of Debtor 1 Signature of Debtor 2 Date 1/18/2016 Date 1/18/2016 MM/DD/YYYY MM/DD/YYYY If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.